



NEWSLETTER

NORTH CAROLINA DISTRICT OFFICE

February 2007

Small Business Week

Mark your calendar, Small Business Week is April 22 – April 28, 2007. Local events will focus on small business accomplishments, and entrepreneurial successes. More details available soon on www.sba.gov.

Did You Forget? SBA Lenders' Conference

The NC Bankers Association is hosting an SBA Lenders Conference on February 27th and 28th, 2007, at the Greensboro Marriott Downtown. It's a great opportunity for new and experienced lenders to stay current on SBA Programs.

Have your bankers contact Blair at 800-662-7044 for more information.

Small Firms Propel State Economy

In a recent study by the Office of Advocacy, findings found small firm establishments are the most important factor propelling growth in gross state product, state personal income, and total state employment.

Also, the study confirms the importance of small business startups for the economic well-being and in creating an environment that values entrepreneurship and risk taking. This leads to an increase in economic growth, personal income, and employment. For more details on this study and similar studies, go to: www.sba.gov/advo.

Reminder: Regulatory Fairness Hearing

Small businesses owners, community leaders and representatives of trade organizations in North Carolina who have a complaint about excessive enforcement activity by federal regulatory agencies can voice those concerns during a Regulatory Fairness hearing on Wednesday, March 14, 2007 from 9:00 am – 12 noon, at the Western Campus of Wake Tech Community College, 3434 Kildaire Farm Road, Room 118, Cary, NC 27518

The NC District Office is seeking individuals who wish to testify. If you have clients that are facing or have faced conflicts with federal agencies, please have them contact Mike Ernandes at (704) 344-6588, or mike.ernandes@sba.gov.

The Regulatory Fairness hearing is a great opportunity for small business owners to speak directly to federal officials without the fear of retaliation. Comments and complaints are forwarded by the National Ombudsman to the appropriate federal agency, along with a request to review the fairness of the agency's enforcement action.

If a business owner is unable to attend, written testimony may be sent before the hearing to be included in the public record.

Presidents' Day

Presidents' Day is celebrated in February to honor two of our greatest presidents, Abraham Lincoln and George Washington. Until 1971, both February 12 and February 22 were observed as federal holidays to honor the birthdays of Abraham Lincoln (Feb. 12) and George Washington (Feb. 22). In 1971 President Richard Nixon proclaimed one single federal holiday, the Presidents' Day, to be observed on the third Monday of February, honoring all past presidents of the United States of America.



Active Lender Rankings FY 2006 YTD: October 1, 2006 – January 31, 2007

	7(a)		504	504
Lender	Approvals	Gross 7(a) \$'s	Participation Loans	Participation \$'s
Superior Financial Group	115	\$ 1,000,000		
Bank of America	80	\$ 1,987,800	1	\$ 672,500
Capital One Federal Savings	48	\$ 2,345,000		
Business Loan Center	32	\$ 2,157,400		
BB&T	24	\$ 6,726,300	2	\$ 3,022,000
CIT	24	\$ 12,508,700		
Innovative Bank	22	\$ 310,000		
Surrey Bank & Trust	21	\$ 2,225,300		
Bank of Granite	20	\$ 3,253,400		
Wachovia	20	\$ 13,515,900	2	\$ 2,215,500
Self Help Credit Union	12	\$ 701,000		

Certified Development Corps.		
Self-Help Ventures Fund	27	\$ 16,245,000
Centralina Dev.	10	\$ 6,284,000
BEFCO	8	\$ 6,814,000

Reminder: “Small Business Days” Schedule

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners.

Location	Day	Hours	Phone Number
Cary	Third Wednesday	10 a.m.- 2 p.m.	919-467-1016
Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro	First Tuesday	10 a.m.- 2 p.m.	336-510-1234
Hendersonville	Third Friday	10 a.m.- 2 p.m.	828-692-1413
Hickory	Third Tuesday	10 a.m.- 2 p.m.	828-328-6000 x224
Mooreville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

Small Business Loans

Does your client need a small business loan? Does he or she have a start up business and need a loan under \$15,000? Do you know about the CommunityExpress Loan Program? These loans serve women, minorities, veterans and low to moderate income areas. Our training calendar is your source for the workshops in your area.

These workshops offer on the spot loan applications and assistance with the application. Local technical assistance providers are available to answer questions and accept applications.

Have you attended one of these workshops? Check out our web calendar for the workshop in your area. For more information on the CommunityExpress Loan Program and the technical assistance providers go to: www.sba.gov/nc/nc_communityexpressnc.html.

Give Us Your Success Stories

We are looking for borrowers to participate in the SBA's SUCCESS STORY program. Do you know an SBA client that meets the criteria below? Would you like to showcase your organization on our website? The Success Story Database is a listing of small businesses that have received SBA assistance.

This list is used to provide information on these small firms to local and national media. These newspapers, radio and TV stations may use this information for profiles, special interest and other types of stories. The SBA also uses this list to highlight local firms while doing radio and TV interviews.

Success story firms should:

- Be in business for at least 3 years
- Show an increase in the number of employees or growth in revenues
- Provide examples of contributions to the community

Please call Mike Ernandes at 704-344-6588 or e-mail mike.ernandes@sba.gov with the name and contact information of any firms that you think might be interested in increased media opportunities.

Have You Viewed The SBA Training and Events Calendar?

Do your clients need to write a business plan? Learn how to advertise effectively? Need financing to start or expand their businesses? Our training calendar has workshops, classes, events and programs to meet your client's needs. New spring schedules will be starting. Have you surfed over lately?

Training Activities and Events

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to april.gonzalez@sba.gov or call (704) 344-6811.

Online Training

The North Carolina District Office offers SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through "Ready Talk" software. Your clients can call in and sign into the website for a live PowerPoint presentation.

SBA loan programs, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you and your fellow counselors.

Go to: www.sba.gov/nc/trainonline.html to register and for more information.

North Carolina Resource Guide

The 2006 resource guide, co-sponsored by Reni Publishing and the SBA, is available online for you and your client. Go to: www.reni.net/guides and click on North Carolina.

Quote of the Month

Do not part with your dreams or aspirations for when they are gone you will still exist, but you have ceased to live.
- Henry David Thoreau